

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

After being out of work for 3 1/2 years trying to live on less income and having no health insurance I incurred a \$20,000 dollar credit card debt. Although my income has since increased from SSDI and despite making larger payments I am having a devil of a time paying off my debt and will have to take out a debt consolidation loan. I know I am not the only one in this boat and I would like you to know that not everyone has credit card debt from extravagant purchases. So I implore you to please do everything in your power to rein in the abuse, thank you

Sincerely,

Ms. Marie Santiago  
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